

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

DECLARATION

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if more than one name is listed below) of the subject matter that is claimed and for which a patent is sought on the invention entitled:

METHODS AND SYSTEMS FOR MANAGING CREDIT

the specification of which: *(check one)*

- ☒ REGULAR
☐ DESIGN APPLICATION
- ☒ is attached hereto.
- ☐ was filed on _____ as application Serial No. _____
(if applicable) and was amended on _____
- ☐ was described and claimed in International application No. _____ filed on _____ and as amended on _____ (if any).

ACKNOWLEDGMENT OF REVIEW OF PAPERS AND DUTY OF CANDOR

I hereby state that I have reviewed and understood the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information

- ☒ Which is material to patentability as defined in 37, Code of Federal Regulations, § 1.56
- ☒ and which is material to the examination of this application, namely, information where there is a substantial likelihood that a reasonable examiner would consider it important in deciding whether to allow the application to issue as a patent, and
- ☐ In compliance with this duty there is attached an information disclosure statement in accordance with 37 CFR 1.98.

PRIORITY CLAIM

☐ I hereby claim foreign priority benefits under 35 USC 119 of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed.

PRIOR FOREIGN APPLICATION(S)

Country	Application Number	Date of Filing (day, month, year)	Priority Claimed

(Complete this part only if this is a continuing application.)

☐ I hereby claim the benefit under 35 USC 120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of 35 USC 112, I acknowledge the duty to disclose information which is material to patentability as defined in Title 37 Code of Federal Regulations §1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application:

Application Serial No. :

Filing Date :

Status-patented, pending, abandoned: _____

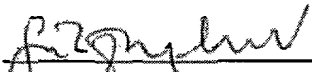
☐ I hereby claim benefit under Title 35, United States Code §119(e) of any United States provisional application(s) listed below:

Application Serial No. :

Filing Date :

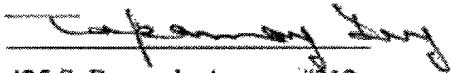
I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Full name of inventor: RAJASEKAR, Sunil
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Date: 30-Nov-01

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Date: 30-Nov-01

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Date: 30-Nov-01

Full name of inventor: PANDIT, Ajay
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Inventor's signature: 

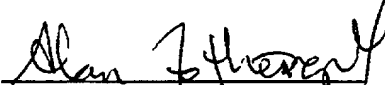
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Sunil RAJASEKAR et al.
Serial Number: To Be Assigned
Filing Date: To Be Assigned
Title: METHODS AND SYSTEMS
FOR MANAGING CREDIT

Art Unit No.: To Be Assigned
Examiner: To Be Assigned
Att'y Docket: ORCL5763

POWER OF ATTORNEY AND REVOCATION OF PREVIOUS POWERS

Hon. Assistant Commissioner for Patents,
United States Patent and Trademark Office
Washington, DC 20231

Sir:

Oracle Corporation, a Delaware corporation having a place of business at 500 Oracle Parkway, Redwood Shores, CA 94065, certifies that to the best of its knowledge and belief it is the assignee or is entitled to ownership of the entire right, title, and interest in and to the above-referenced patent application by virtue of an Assignment filed concurrently herewith and represents that the undersigned is a representative authorized and empowered to sign on behalf of Oracle Corporation, which hereby revokes all powers of attorney previously given and appoints the following attorneys: **SANJAY PRASAD, Reg. No. 36,247 and ROGER KENNEDY, Reg. No. 44,823** c/o ORACLE CORPORATION and **ALAN W. YOUNG, Reg. No. 37,970**, c/o YOUNG LAW FIRM, P.C., 4370 Alpine Road, Suite 106, Portola Valley CA 94028 with full power of substitution and revocation, to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith.

Address all communications to **Alan W. Young** at

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Assignee of Interest: **ORACLE CORPORATION**

Signature: _____

Typed Or
Printed Name: _____

Title: _____

Dated: _____

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Respectfully submitted,

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